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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

JC929 U.S. PTO
09/778542
02/07/01



Application of:

DAVIS, BRADLEY S. et al.

Serial No. :

Group Art Unit No.

Filed:

TRANSACTION CLOSING METHOD,
COMPUTER PROGRAM, AND SYSTEM

Examiner:

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Assistant Commissioner of Patents
Washington, D.C. 20231

Sir:

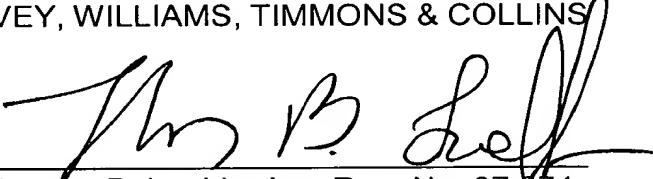
INFORMATION DISCLOSURE STATEMENT

The attached references are being filed to fulfill the duty of candor and
good faith toward the Patent and Trademark Office, as required by 37 C.F.R. §1.56.

Respectfully submitted,

HOVEY, WILLIAMS, TIMMONS & COLLINS

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U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

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